

THAT WHICH IS CLAIMED IS:

1. A method of producing a financial analysis report for a business entity, the method comprising the following operations performed by a data processing system:

5 receiving financial information about a business entity for a selected time period;

calculating a set of financial values using the received financial information for the selected time period, wherein each financial value in the set is
10 calculated from a respective one of a plurality of financial formulas;

comparing at least one of the financial values in the set with one or more financial values associated with other business entities within a
15 selected industry;

assigning a score to one or more of the financial values in the set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business
20 entities within the selected industry;

selecting one or more portions of stored text corresponding to one or more combinations of assigned scores, wherein the one or more portions of stored text
comprise narrative financial analysis information; and

25 building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity.

2. The method according to Claim 1, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

3. The method according to Claim 1, wherein the step of receiving financial information about the business entity comprises receiving financial information from a user via a computer network.

4. The method according to Claim 1, further comprising the step of transmitting the narrative financial analysis report to a user via a computer network.

5. A method of producing a financial analysis report for a business entity, the method comprising the following operations performed by a data processing system:

receiving financial information about a business entity for a selected first time period and a selected second time period, wherein the second time period is chronologically later than the first time period;

calculating a first set of financial values using the received financial information for the first time period, wherein each financial value in the first set is calculated from a respective one of a plurality of financial formulas;

15 calculating a second set of financial values
using the received financial information for the second
time period, wherein each financial value in the second
set is calculated from a respective one of the
plurality of financial formulas;

20 assigning a score to one or more of the
financial values in the second set, wherein each
assigned score reflects an assessment of change in
financial performance from the first time period to the
second time period;

25 selecting one or more portions of stored text
corresponding to one or more combinations of assigned
scores, wherein the one or more portions of stored text
comprise narrative financial analysis information; and

30 building a document from the one or more
portions of selected text to produce a narrative
financial analysis report for the business entity.

6. The method according to Claim 5, further
comprising:

5 comparing at least one of the financial
values in the second set with one or more financial
values associated with other business entities within a
selected industry; and

10 assigning a score to one or more of the
financial values in the second set, wherein each
assigned score reflects an assessment of financial
performance of the business entity relative to other
business entities within the selected industry.

7. The method according to Claim 5, wherein
the financial formulas are selected from the group

consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

8. The method according to Claim 5, wherein the step of receiving financial information about the business entity comprises receiving financial information from a user via a computer network.

9. The method according to Claim 5, further comprising the step of transmitting the narrative financial analysis report to a user via a computer network.

10. A method of producing a financial analysis report for a business entity, the method comprising the following operations performed via an intermediary web site on a computer network:

receiving financial information about a business entity from a client device in communication with the intermediary web site, wherein the financial information is for a selected time period;

calculating a set of financial values using the received financial information for the selected time period, wherein each financial value in the set is calculated from a respective one of a plurality of financial formulas;

comparing at least one of the financial values in the set with one or more financial values associated with other business entities within a selected industry;

assigning a score to one or more of the

financial values in the set, wherein each assigned
 20 score reflects an assessment of financial performance
 of the business entity relative to other business
 entities within the selected industry;

selecting one or more portions of stored text
 corresponding to one or more combinations of assigned
 25 scores, wherein the one or more portions of stored text
 comprise narrative financial analysis information;

building a document from the one or more
 portions of selected text to produce a narrative
 financial analysis report for the business entity; and

30 transmitting the narrative financial analysis
 report to the client device via the computer network.

11. The method according to Claim 10,
 wherein the financial formulas are selected from the
 group consisting of liquidity ratios, asset management
 ratios, debt management ratios, profitability ratios,
 5 and market value ratios.

12. A method of producing a financial
 analysis report for a business entity, the method
 comprising the following operations performed via an
 intermediary web site on a computer network:

5 receiving financial information about a
 business entity from a user in communication with the
 intermediary web site, wherein the financial
 information is for a selected first time period and a
 selected second time period, wherein the second time
 10 period is chronologically later than the first time
 period;

calculating a first set of financial values

using the received financial information for the first time period, wherein each financial value in the first set is calculated from a respective one of a plurality of financial formulas;

calculating a second set of financial values using the received financial information for the second time period, wherein each financial value in the second set is calculated from a respective one of the plurality of financial formulas;

assigning a score to one or more of the financial values in the second set, wherein each assigned score reflects an assessment of change in financial performance from the first time period to the second time period;

selecting one or more portions of stored text corresponding to one or more combinations of assigned scores, wherein the one or more portions of stored text comprise narrative financial analysis information;

building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity; and transmitting the narrative financial analysis report to the client device via the computer network.

13. The method according to Claim 12, further comprising:

comparing at least one of the financial values in the second set with one or more financial values associated with other business entities within a selected industry; and

assigning a score to one or more of the financial values in the second set, wherein each

assigned score reflects an assessment of financial
 10 performance of the business entity relative to other
 business entities within the selected industry.

14. The method according to Claim 12,
 wherein the financial formulas are selected from the
 group consisting of liquidity ratios, asset management
 ratios, debt management ratios, profitability ratios,
 5 and market value ratios.

15. A data processing system for producing a
 financial analysis report for a business entity,
 comprising:

means for receiving financial information
 5 about a business entity for a selected time period;

means for calculating a set of financial
 values using the received financial information for the
 selected time period, wherein each financial value in
 the set is calculated from a respective one of a
 10 plurality of financial formulas;

means for comparing at least one of the
 financial values in the set with one or more financial
 values associated with other business entities within a
 selected industry;

15 means for assigning a score to one or more of
 the financial values in the set, wherein each assigned
 score reflects an assessment of financial performance
 of the business entity relative to other business
 entities within the selected industry;

20 means for selecting one or more portions of
 stored text corresponding to one or more combinations
 of assigned scores, wherein the one or more portions of

stored text comprise narrative financial analysis information; and

25 means for building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity.

16. The data processing system according to Claim 15, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios,
5 profitability ratios, and market value ratios.

17. The data processing system according to Claim 15, wherein the means for receiving financial information about the business entity comprises means for receiving financial information from a user via a
5 computer network.

18. The data processing system according to Claim 15, further comprising means for transmitting the narrative financial analysis report to a user via a computer network.

19. A data processing system for producing a financial analysis report for a business entity, comprising:

5 means for receiving financial information about a business entity for a selected first time period and a selected second time period, wherein the second time period is chronologically later than the first time period;

means for calculating a first set of

10 financial values using the received financial
information for the first time period, wherein each
financial value in the first set is calculated from a
respective one of a plurality of financial formulas;
means for calculating a second set of
15 financial values using the received financial
information for the second time period, wherein each
financial value in the second set is calculated from a
respective one of the plurality of financial formulas;
means for assigning a score to one or more of
20 the financial values in the second set, wherein each
assigned score reflects an assessment of change in
financial performance from the first time period to the
second time period;
means for selecting one or more portions of
25 stored text corresponding to one or more combinations
of assigned scores, wherein the one or more portions of
stored text comprise narrative financial analysis
information; and
means for building a document from the one or
30 more portions of selected text to produce a narrative
financial analysis report for the business entity.

20. The data processing system according to
Claim 19, further comprising:

means for comparing at least one of the
financial values in the second set with one or more
5 financial values associated with other business
entities within a selected industry; and

means for assigning a score to one or more of
the financial values in the second set, wherein each
assigned score reflects an assessment of financial

10 performance of the business entity relative to other
business entities within the selected industry.

21. The data processing system according to
Claim 19, wherein the financial formulas are selected
from the group consisting of liquidity ratios, asset
management ratios, debt management ratios,
5 profitability ratios, and market value ratios.

22. The data processing system according to
Claim 19, wherein the means for receiving financial
information about the business entity comprises means
for receiving financial information from a user via a
5 computer network.

23. The data processing system according to
Claim 19, further comprising means for transmitting the
narrative financial analysis report to a user via a
computer network.

24. A computer program product for producing
a financial analysis report for a business entity, the
computer program product comprising a computer usable
storage medium having computer readable program code
5 embodied in the medium, the computer readable program
code comprising:

computer readable program code for receiving
financial information about a business entity for a
selected time period;

10 computer readable program code for
calculating a set of financial values using the
received financial information for the selected time

period, wherein each financial value in the set is
calculated from a respective one of a plurality of
financial formulas;

computer readable program code for comparing
at least one of the financial values in the set with
one or more financial values associated with other
business entities within a selected industry;

computer readable program code for assigning
a score to one or more of the financial values in the
set, wherein each assigned score reflects an assessment
of financial performance of the business entity
relative to other business entities within the selected
industry;

computer readable program code for selecting
one or more portions of stored text corresponding to
one or more combinations of assigned scores, wherein
the one or more portions of stored text comprise
narrative financial analysis information; and

computer readable program code for building a
document from the one or more portions of selected text
to produce a narrative financial analysis report for
the business entity.

25. The computer program product according
to Claim 24, wherein the financial formulas are
selected from the group consisting of liquidity ratios,
asset management ratios, debt management ratios,
profitability ratios, and market value ratios.

26. The computer program product according
to Claim 24, wherein the computer readable program code
for receiving financial information about the business

entity comprises computer readable program code for
 5 receiving financial information from a user via a
 computer network.

27. The computer program product according
 to Claim 24, further comprising computer readable
 program code for transmitting the narrative financial
 analysis report to a user via a computer network.

28. A computer program product for producing
 a financial analysis report for a business entity, the
 computer program product comprising a computer usable
 storage medium having computer readable program code
 5 embodied in the medium, the computer readable program
 code comprising:

computer readable program code for receiving
 financial information about a business entity for a
 selected first time period and a selected second time
 10 period, wherein the second time period is
 chronologically later than the first time period;

computer readable program code for
 calculating a first set of financial values using the
 received financial information for the first time
 15 period, wherein each financial value in the first set
 is calculated from a respective one of a plurality of
 financial formulas;

computer readable program code for
 calculating a second set of financial values using the
 20 received financial information for the second time
 period, wherein each financial value in the second set
 is calculated from a respective one of the plurality of
 financial formulas;

computer readable program code for assigning
25 a score to one or more of the financial values in the
second set, wherein each assigned score reflects an
assessment of change in financial performance from the
first time period to the second time period;

computer readable program code for selecting
30 one or more portions of stored text corresponding to
one or more combinations of assigned scores, wherein
the one or more portions of stored text comprise
narrative financial analysis information; and

computer readable program code for building a
35 document from the one or more portions of selected text
to produce a narrative financial analysis report for
the business entity.

29. The computer program product according
to Claim 28, further comprising:

computer readable program code for comparing
at least one of the financial values in the second set
5 with one or more financial values associated with other
business entities within a selected industry; and

computer readable program code for assigning
a score to one or more of the financial values in the
second set, wherein each assigned score reflects an
10 assessment of financial performance of the business
entity relative to other business entities within the
selected industry.

30. The computer program product according
to Claim 28, wherein the financial formulas are
selected from the group consisting of liquidity ratios,
asset management ratios, debt management ratios,

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is calculated from a respective one of a plurality of financial formulas;

means for calculating a second set of financial values using the received financial information for the second time period, wherein each financial value in the second set is calculated from a respective one of the plurality of financial formulas;

means for assigning a score to one or more of the financial values in the second set, wherein each assigned score reflects an assessment of change in financial performance from the first time period to the second time period;

means for selecting one or more portions of stored text corresponding to one or more combinations of assigned scores, wherein the one or more portions of stored text comprise narrative financial analysis information; and

means for building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity.

34. The data processing system according to Claim 33, wherein the server further comprises:

means for comparing at least one of the financial values in the second set with one or more financial values associated with other business entities within a selected industry; and

means for assigning a score to one or more of the financial values in the second set, wherein each

assigned score reflects an assessment of financial
10 performance of the business entity relative to other
business entities within the selected industry.

35. The data processing system according to
Claim 33, wherein the financial formulas are selected
from the group consisting of liquidity ratios, asset
management ratios, debt management ratios,
5 profitability ratios, and market value ratios.

36. The data processing system according to
Claim 33, wherein the means for receiving financial
information about the business entity comprises means
for receiving financial information from a user via a
5 computer network.

37. The data processing system according to
Claim 33, further comprising means for transmitting the
narrative financial analysis report to a user via a
computer network.